

Certificate Number: 11557-NYW-DE-010902085

Bankruptcy Case Number: 10-11040

CERTIFICATE OF DEBTOR EDUCATION

I certify that on May 9, 2010, at 11:02 o'clock PM MDT,

Karen A. Johnson completed a course on personal financial management given by internet by
Academy of Financial Literacy,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of New York.

Date: May 9, 2010 By /s/Phillip Eugene Day
Name Phillip Eugene Day
Title Owner

